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OFFICE OF SENIOR VICE PRESIDENT, SALES

January 15, 1997

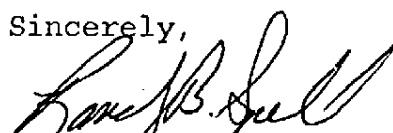
TO: Lorillard Direct Buying Accounts

Enclosed is our check covering the monies earned by your company for participation in Lorillard's Excel program for the period July 1 through December 31, 1996.

We thank you for your support of our Excel program and in the marketing of our product.


Should you have any questions please contact your Lorillard Representative.

Sincerely,



Randy H. Spell

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